

**Testimony Concerning HB5361
Insurance and Real Estate Committee, February 10, 2015**

Steven Block, Connecticut Resident

I want to thank the Insurance and Real Estate Committee for the opportunity to present my testimony. I am testifying in support of HB5361 - An Act Concerning the Use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies.

Three years ago I moved to Connecticut after getting a job at Central Connecticut State University. As the owner of two mixed-breed dogs, my wife and I found it very difficult to rent an apartment or house. I fully recognize and respect the rights of landlords who do not want to rent to dog owners, but there were instances during our two renting searches when willing landlords were forced to check their insurance to see if our dogs would be permitted. We ultimately had to rent houses from Craigslist that would consider us outside of our desired area.

Last year, we were able to purchase a house in Cheshire. As a first-time home buyer, I would think the Committee would find it extremely troubling that we had, to my knowledge, only a single insurance company to choose from. Additionally, we changed our auto policy to that company or it would have cost us hundreds of dollars more per year. If that company decides to change their policy, I do not know what my options would be or what I would be expected to do.

There are three main issues I see associated with the current insurance restrictions. First, research has shown that there are many other variables that predict serious dog bites. These characteristics include the dog's gender, whether the dog has been neutered or spayed, and whether the dog is kept chained. Yet, most insurance companies selectively focus solely on reported breed.

A second issue is that the determination of a dog's breed is an inexact science. Many of the dogs that are adopted out of shelters are mixes of many different breeds. We have two dogs and I have no idea what breed they are. Apart from the insurance complications, I really don't care. Their wonderful personalities are not shaped by any label but rather their prior experiences and their individual characteristics.

Finally, the reality of the current situation is that owners of pit bull-type dogs are placed in a precarious situation. Some owners may not report having any dogs to ensure that they can obtain the insurance they desire. Other people will feel coerced to categorize their dogs as other breeds such as boxer mix or lab mix. These restrictions placed on dog owners put law-abiding citizens in situations where they must weigh the benefits of being honest with insurance companies versus obtaining the insurance they want and deserve. For me, this was not an issue because I did not want to support a discriminatory company.

Thank you for giving me the chance to testify. I hope you will support HB 5361 to provide reasonable options for responsible dog owners.

Steven Block, Cheshire